



## **Social Security (Scotland) Bill: Stage 3 debate 25<sup>th</sup> April 2018** **Amendment 144 Universal Credit: Payment to Joint Claimants**

1. The Scottish Council for Voluntary Organisations, One Parent Families Scotland, Advocard, The Health and Social Care Alliance, Poverty Alliance, Scottish Women's Aid, Engender and the National Association of Welfare Rights Advisers urge **MSPs to support Amendment 144 in the name of Mark Griffin.**
2. **As it stands today, the payment of Universal Credit as a single household payment is undermining women's safety and reducing their economic autonomy.** Amendment 144 would provide joint claimants with a default split payment of the Universal Credit award.
3. Last month, the Equality and Human Rights Commission (EHRC) released its research on the impact of tax and welfare reforms. After looking at Universal Credit single household payment to couples, the **EHRC found a "drastic shift in income from women to men as a result of the introduction of Universal Credit"**.<sup>1</sup> The EHRC called this finding "worrying for gender equality".<sup>2</sup>
4. Access to resources is a fundamental aspect of gender inequality. **Income and other resources are often not controlled or shared equally within the household.**<sup>3</sup> The current practice of awarding Universal Credit as a single household payment returned the UK to the 'male breadwinner model', which prioritises men's needs, compromises women's safety and creates significant power imbalances within households.
5. As a matter of principle, every person in Scotland should have access to an independent income. This is vital to ensuring that individuals are able to

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<sup>1</sup> Equality and Human Rights Commission. (2018). *The cumulative impact of tax and welfare reforms.*

<sup>2</sup> Equality and Human Rights Commission. (2018).

<sup>3</sup> Joseph Rowntree Foundation. (2014). *Poverty through a gender lens: Evidence and policy review on gender and poverty.*

realise their human rights, including their right to food, security and housing. To continue with the existing practice of the Universal Credit single household payment compromises these human rights. **In 2013, the United Nations CEDAW Committee<sup>4</sup> found that the Universal Credit single household payment “poses a risk of financial abuse for women due to power imbalances in the family, particularly if payment is made to an abusive male spouse.”<sup>5</sup>**

6. The links between women’s access to income and child poverty are well-established.<sup>6</sup> Women still predominate as main carers and managers of household budgets and tend to spend more on children’s wellbeing. **Limiting women’s access to household budgets negatively impacts child poverty.**
7. There is wide political consensus to automatically split Universal Credit payments in Scotland. In 2015, the Scottish Parliament Welfare Reform Committee’s inquiry into “women and welfare”<sup>7</sup> concluded:

*The Committee would support a move away from monthly payments and single household payments [...] This will be an essential tool in preserving women’s financial autonomy, ability to budget and to provide for their children.<sup>8</sup>*

8. It is within Scotland’s power to design and implement a Universal Credit payment structure that advances women’s equality. Instituting individual payments of Universal Credit is one way in which the social security system in Scotland can meet its principles of equality, dignity and respect.

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<sup>4</sup> United Nations Convention on the Elimination of All Form of Discrimination against Women.

<sup>5</sup> United Nations CEDAW Committee. (2013). *Concluding observations on the seventh periodic report of the United Kingdom of Great Britain and Northern Ireland.*

<sup>6</sup> Women’s Budget Group. (2005). *Women and children’s poverty: Making the links.*

<sup>7</sup> Having taken evidence, the committee renamed its inquiry ‘women and social security.’

<sup>8</sup> The Conservative member, Annabelle Goldie, dissented from this recommendation.